Sr No	RFP Reference Page No	RFP Clause No	Existing Clause Details	Clarification sought	Response
1	117	B.20 Technical Requirements Point No: 31	Appropriate Business Continuity Plan and Disaster Recovery Plan shall be put in place for the workload on the cloud, based on the risk assessment. Bidder shall incorporate the business continuity requirements of the NABSanrakshan in its BCP and DR Plan for NABSanrakshan's workload. In case of critical workloads, bidder's plans should be shared with the NABSanrakshan. Appropriate Disaster recovery solution should be in place on quarterly basis or as decided by NABSanrakshan to ensuring the compliance to BCP and DR Continuity.	DR will be on Prod or other environment as well ?	Please refer to point no. 31 of clause B.20 of the RFP.
2	108	B.19 Application Deployment Requirements	The Bidder shall be responsible for: Fixing all VAPT observations highlighted by VAPT team within agreed time limits	VAPT/Non Native Cloud security will be our scope or customer will manage?	All components of solutions other than cloud infrastructure shall be covered under VAPT. Further details will be shared with selected bidder.
3	91	Appendix B- Detailed Scope of Work - B.1. User Maintenance (Management) Module	Internal Users: 100 concurrent users. External: 2000 concurrent users. An increase of 20% may be considered. Load testing should cover users only for year one.	Please provide YoY bifurcation of the concurrent users.	Year on year 20% increase to be considered.
4	50	7.10 Liquidated Damages	To maintain the uptime of the 99.99% of the system post Go-Live;	As per RFP (Page no -252), The Service Provider shall guarantee a minimum of uptime of 99.5% per month for the Credit Guarantee Management System. As per RFP (Page no -113 Point -5), The CSP should ensure minimum 99.5% of proposed solution availability. The above both point refering to 99.5% uptime. So, it is requested to modify the clause from 99.99% to 99.5%.	Please refer to corrigendum
5	94	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	3. Submission of fee payment details by ELI. Reconciliation of fees received at `.	Here, Trust/s end is referring to the proposed Credit Guarantee Management System (CGMS) application and reconciliation of fee will be expected on proposed CGMS application. There will be no reconciliation activities on third party application using by NABSanrakshan. Please confirm our understanding.	Yes. Reconciliation has to be matched with Tally entry.
6	94	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	4. Generation of Receipt Voucher and Develop a program to Integrate with core accounting systems of Trust/s (Presently Tally / Future it may upgrade to some ERP system).'	The core accounting system of Trust/s should support REST/SOAP API for integration purpose. The proposed system will publish the API and Trust/s core accounting system has to consume the API.	Please refer to clause no. B.7 of the RFP.
7	95	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	10.Provision for digital signature on to be made.	System Integrator will integrate the API but Digital signature API will be provided by the "NABSanrakshan Trustee Private Limited" for integration. In case of any dongle required for digital signature the same needs to be provided by "NABSanrakshan Trustee Private Limited" team. Please confirm our understanding.	Digital Signature will be provided by NABSanrakshan.
8	95	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	11. Provision for Payment Gateway for the Trust	Payment Gateway API will be provided by the "NABSanrakshan Trustee Private Limited" team for integration. 3i Infotech team will only integrate the APIs for the payment.	The selected bidder shall be required to integrate the APIs for payment gateways.
9	95	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	13. Develop a program to take collection receipt against the manual invoices and debit notes.	1. Please specify the need/purpose of Manual invoices. 2. Manual invoice entry functionality will be required in the proposed system. Once the manual invoice will be entered in the CGMS application then system will allow to enter the details for collection receipt. Manual invoices will not be integrated with GST/ITR portal. Please confirm this.	Details will be shared with the selected Bidder.
10	95	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	As part of the automation process bidder is expected to: 1. Develop a program to auto generate the Tax Invoice for each of the case once collection is received and reconciled in Trust/s books.	Please confirm that the Auto generation of tax invoice will be done after completion of following activities. 1. Collection received against SOE. 2. Collections has been reconciled in the Trust/s books In this cases, Turst/s books system has to provide the API for pushing the collection related data and also provide API to get reconciliation against SOE. Please confirm our understanding.	Tax Invoices will be generated after the completion of said activities. The selected bidder shall be required to integrate the APIs for payment gateways.
11	95	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	As part of the automation process bidder is expected to: 2. Develop a program to integrate the tax invoice with GST ITR portal to generate the e-Invoice and below functionalities as well	The API will be provided by NABSanrakshan. For GST ITR portal integration.	Yes.

12	95	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	7. Develop a program to generate the manual Accounts Receivable invoices / Debit notes / credit notes.	This is referring to the report of receivable against the Statement of Estimates. If it is not the case, then please specify the expectation in details.	Yes.
13	97	B.8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process)	Claim Settlement 2. Develop an API to be utilized by the accounting system for processing claim settlement payments.	1. The API will be develop in the proposed CGMS application and same will be published so that NABSanrakshan team consume in their accounting system. 2. What are the current Accounting System used?	1. Yes. 2. Tally.
14	98	B.8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process)	Post Claim Process 2. Reconciliation of such Receipts at NABSanrakshan end. Generation of Receipt Voucher. Integration with Accounting Software.	The API will be develop in the proposed CGMS application and same will be published so that NABSanrakshan team can consume in their accounting system.	Yes.
15	98	B.8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process)	Post Claim Process 6. Collection/waiver/partial waiver of such penal interest. Integration with Accounting Software.	The API will be develop in the proposed CGMS application and same will be published so that NABSanrakshan team can consume in their accounting system.	Yes.
16	98	B.8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process)	6. Integrate with the core accounting systems of the Trust, currently Tally, with future compatibility for potential upgrades to ERP systems.	The API will be develop in the proposed CGMS application and same will be published so that NABSanrakshan team can consume in their accounting system. The proposed system will also consume the API published by the NABSanrakshan team for their accounting system.	Yes.
17	98	B.8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process)	8. Develop a program for automated reconciliation and appropriation of collection entries based on responses received from the bank through API integration, while also providing manual reconciliation capabilities.	Please explain the expectation of manual reconciliation capabilities.	Details will be shared with the selected Bidder.
18	100	B.11. Reporting process / MIS / Dashboard	GENERIC Point	What is the total number of reports (MIS and Transactoinal) required in the solution / application ?	Bidder is required to provide the reports based on the data collected. Details will be shared with the selected bidder.
19	100	B.11. Reporting process / MIS / Dashboard	GENERIC Point	What is the total number of dashboards required in BI solution and is there any legacy database integration part of it ?	There is an existing database in format to be made part of reports/dashboard. Details will be shared with the selected bidder.
20	100	B.11. Reporting process / MIS / Dashboard	7. Develop Business Intelligence (BI) dashboards using MS Power BI or any other solution.	Please let us know whether NABSanrakshan has MS power BI licenses or not.	Please refer to corrigendum
21	100	B.12. Integrations	Bidder needs to integrate SMS gateway and Email gateways which are required by the Trust/s as a part of the solution. The commercials of SMS API (if any) shall be based on actual utilization of these services and shall be paid by NABSanrakshan	SI will support NABSanrakshan for shortlisting the vendor for SMS and email. The payment terma and payment will be done by the NABSanrakshan. Please confirm our understanding.	Yes.
22	101	B.14. Data Migration	2. Data Migration Create metadata and data migration scripts for all guarantee schemes managed by NABSanrakshan	1. What is the Database Size to be considered for Data Migration? 2. What is the current technology and version of DB. 3. What are the total number of Objects and number of records respectively. 4. Existing NABSanrakshan will share the mapping details with with a successful Service Provider. Please confirm this.	Details will be shared with the selected bidder. However, it may be noted that the existing database is in excel format.
23	102	B.14. Data Migration	3. Bidder to ensure that document sequencing follows the patterns established in the old database.	The logic for existing document sequencing will be shared by NABSanrakshan team and same will be taken care in the new proposed CGMS application. Please confirm this.	Yes.
24	103	B.15. Other Technical/ Generic Requirement	xiv. The bidder must ensure end-to-end encryption of data flow, ensuring that no information is transmitted in clear text across the network.	Sensitive fields will be encypted based on the discussion with NABSanrakshan team. Please confirm our understanding.	All traffics would be encrypted as per industry standards.

25	103	B.15. Other Technical/ Generic Requirement	xv.VAPT of the solution must be conducted before deployment and every six months during the project lifecycle. Necessary bug fixes, changes, or enhancements based on VAPT findings are required at no extra cost.	NABSanrakshan team will conduct the VAPT and successful bidder has to reslove as per VAPT report shared by NABSanrakshan team. Please confirm our understanding.	Yes.
26	106	B.18. Managed Maintenance Support	Ticketing tool/Complaint module:	Is there any current Ticket Management Tool? What is the nunmber of users accessing the Tool? Will the End Users have access to the tool?	Ticketing tool shall be a part of the offered solution by the bidder. Details for this module will be shared with the selected bidder
27	106	B.18. Managed Maintenance Support	c. To be integrated with office 365 Email and SMS	Please provide the expectation in details for integration with Office 365 email.	NABSanrakshan will provide email/SMS gateway for integration in application
28	107	B.19 Application Deployment Requirements	The Bidder shall also setup a UAT, Pre-prod & Production server as per the requirement and migrate to different data centre or cloud whenever required during contract period without any additional cost	1. Since the environment will be provided by the successful bidder and also same will be managed also. Please let us know in which scenario NABSanrakshan team will ask to migrate the complete solution to different data centre/cloud. The details will be require for cost estimation purpose. 2. Please let us know that how many times the migration from one data centre or cloud to another one will happen.	Please refer to RFP.
29	45	7.4 Payment Terms	Current Payment Terms Milestone: 1. Signing of the SLA (completion of all formalities related to contract signing including submission of all undertakings/ documents and Performance Guarantee as required by PO)- 10% 2. Completion of UAT and User Acceptance Certificate Signoff by both parties - 40% 3. Deployment of Production environment (Delivery) and completion of Data Migration - 20% 4. Post Go-live and acceptance of the whole solution, Signoff by both parties - 30%	**Requested Payment Terms:** 1. Signing of the Contract by the Bidder and submission of Performance Bank Guarantee - **20%** 2. Prototype created in 3 months - **20%** 3. Completion of UAT and User Acceptance Certificate Signoff by both parties - **30%** 4. Post Go-live and acceptance of the whole solution, Signoff by both parties - **30%**	No change
30	50	7.10 Liquidated Damages	To maintain the uptime of the 99.99% of the system post Go-Live	RFP Page no 113 it is metioned that CSP should provide up time of 99.5 then how application can have uptime 99.99%, Practicaly it should be 99.5%	Please refer to corrigendum
31	91	AppendixB	. Develop approval workflow mechanism for on boarding the various types of ELIs based on the eligibility criteria.	Eligibility creiteria will be rule based ? Is there any other 3 party validations checks during on boarding of ELIs or any analystical criteria check	Detailed process will be shared with selected bidder
32	92	AppendixB	Enhancement in CG cover in case of enhancement in WC limit. Provision for calculation of additional CG Fee to be charged. SOE for the same and payment and reconciliation of the CG fee paid etc. to be made.	Need more explaination on this	Detailed process will be shared with selected bidder
33	93	AppendixB	11. Issue of Tax Invoice in respect of fee payments by ELIs	what is the payment method and tracking	Detailed process will be shared with selected bidder
34	94	AppendixB	CGFAN and CGPAN should be automatically generated every year as per predefined rules.	thesse reports are automatically generated within the system or outside system and mail to users	CGPAN and CGFAN will be automatically generated within the system. Detailed process will be shared with selected bidder
35	97	AppendixB	Develop an API to be utilized by the accounting system for processing claim settlement payments	what is the mode of payment	RTGS/NEFT/Payment Gateway
36	101	AppendixB	Bidder needs to develop APIs as mentioned above in respective CCGMS business process section but not limited to, a	is there any encryption method	Bidder may suggest.
37	101	AppendixB	Bidder is expected to develop technical payload documents of all API developed for CGMS business transactions.	any external load balancer is required	Any component required shall be provided by Bidder.
38	103	xv	VAPT of the solution must be conducted before deployment...	VAPT scan tool recommendation	Bidder may suggest.
39	104	xvii	Cyber security measures	Cyber Fraud, Suspicious Transaction management, Reporting to regulatory body and implementation of fraud detection techniques, Risk management?? Any FRM tool recommendation	Bidder may suggest.
40	104	xxii	Ensure adherence to all data compliance policies set by government and regulatory bodies, including RBI...	SAR reports, PCI-DSS compliance and certification required?	As per regulatory guidelines. Adhere to time to time changes.
41	104	B 16. Testing (ii)	Automated Test reports	Functional/Regression Testing tool recommendation	Bidder may suggest.
42	105	16. Testing (iv)	Load Test to demostrate the ability to perform without Performance degradation...	Business Volumetrics (BVM) to be provided by Client as far as Performance Load/Stress testing is concered. Performance testing tool recommendation	Details will be shared with selected bidder.
43	105	16. Testing (vii)	UAT Testing	UAT Stakeholders list?	Details will be shared with the selected bidder.
44	106	8. Helpdesk	Ticketing tool/Complaint module	Tool recommendation, if any	Bidder may suggest.
45	108	B 19 (b&c)	Hardware requirement for DC/DR...	Backup & Storage, Business Continuity Planning (BCP) recommendation??	No such clause in RFP.
46	108	e	Software (application) performance monitoring tool	Recommendation if any like Dynatrace, etc	Bidder may suggest.
47	27	3	**Experiecnce:** References of top three projects in above category, at least one of them of Rs. 3crore and above (in terms of the size of the solution)	Can the value of 3 crore can considered for collective clients?	No. Single Purchase Order project to be considered.
48	32	4.9.4	Bank Guarantee (BG) in lieu of EMD should be from a Scheduled Commercial Bank and should be valid for a period of 6 months from the last date of submission of Bid . BG in lieu of EMD should be strictly in the format as prescribed in Annexure - X.	Is BG and EMD applicable for MSME companies? Please confirm.	Please refer to " Critical Information" in RFP.
49	49	7.9.1	The project (project implementation, data migration, Reports etc.) should Go-Live within 09 months from the start date of execution of the project.	Is there any due diligence or study done for arriving this timelines? What if there is any delay in getting the details such as data, APIs etc. from NABARD team.	Please refer to Clause No. 7.1
50	91	B.2.	On Boarding of Eligible Lending Institutions	For on boarding ELI's, is there Approval escalations?	Detailed process will be shared with selected bidder.

51	93	B.5.4	Uploading renewal data (case-wise as also bulk upload) by ELI.	Does re-newel process also required re-upload of documents?	Yes. Detailed process will be shared with selected bidder.
52	101	B.14	DATA MIGRATION : CGMS will serve as a unified application for all credit guarantee schemes. The Bidder is expected to address the following, but not limited to:	Data Migration Queries:	
			B.14.1	1) What is the volume and complexity of the data to be migrated?	Current size of data is approximately 500 GB
			B.14.2	2) What are the sources and formats of the data (e.g. database, files, data dump, etc.)?	Possible Formats (not restricted to)PDF, JPG, PNG, JPEG Size will be approximately 500 GB.
			B.14.3	3) Are there any data transformations or mapping requirements?	Details will be shared with selected bidder.
			B.14.4	4) What is expected in the phase-wise data migrations?	Details will be shared with selected bidder.
			B.14.5	5) Which all existing applications are getting merged into the New CGMS system and what are their technology stacks.	Details will be shared with selected bidder.
			B.14.6	6) In case of Legacy breaks the outstanding breaks on the accounts, would NABARD be taking those on clerence, The Bidders takes over from the Mandate date	Strategy to be discussed with the selected bidder
				7) How will the New Account mapping has to be notified to the bidder.	Details will be shared with selected bidder.
53	56	8.8	**8.8 Performance security** **8.8.1** The selected Service Provider(s) shall provide performance security in the form of a Performance Bank Guarantee ("Performance Bank Guarantee / PBG") from a scheduled commercial bank for an amount equivalent to 5% of the Contract Price. The PBG should be submitted within 15 days form the Acceptance of Purchase Order (PO). If the PBG is not submitted, NABSanrakshan reserves the right to cancel the Contract.	What is the construed as PBG (Only development cost or it includes the 3 years of AMC as well)	Please refer to the clause 8.8.1
54	63	8.20.1	**8.20.1** All confidential information (from either party) is deemed as confidential within 15 days of disclosure by the disclosing party. These confidentiality restrictions shall be for the term of the resultant contract and for a period of two years thereafter.	Need to understand the 15 day window to treat any information as confidential?	Please refer to Corrigendum
55	67	8.23.1	**8.23.1** Service Provider's aggregate liability under the Contract shall be limited to a maximum of an amount equivalent to 100% of the Contract Price. This limitation shall not apply to claims for: infringement of third party intellectual property, or breach of confidentiality; gross negligence, wilful misconduct or any criminal liability.	Does the liquidity damages covered within the limitation of liability clause.	Please refer to the RFP.
56	67	8.23.1	**8.23.1** Service Provider's aggregate liability under the Contract shall be limited to a maximum of an amount equivalent to 100% of the Contract Price. This limitation shall not apply to claims for: infringement of third party intellectual property, or breach of confidentiality; gross negligence, wilful misconduct or any criminal liability.	Can this be restricted to a maximum of 10% of the paid contract value.	No
57	68	8.24.2	The Service Provider shall bear the cost of one audit per year by NABSanrakshan.	What is the expected cost of the Audit?	Please refer to corrigendum.
58	70	8.26.4	**8.26.4** Indemnification Procedure for Third-Party Claims In the event that NABSanrakshan receives notice of the assertion of any claim or the commencement of any action by a third-party in respect of which indemnity may be sought under the provisions of this Clause 8.26.4 (a "Third-Party Claim"), NABSanrakshan shall notify Service Provider in writing of such Third-Party Claim (such notice, a "Notice of Claim") within 10 (ten Business Days of receipt of notice thereof; provided that the failure or delay in notifying the Service Provider of such Third- Party Claim will not relieve the Service Provider of any liability it may have towards NABSanrakshan.	Third party claims can be entertained only if it is attributable to the direct default of the Service Provider	Agreed.
59			Service Provider. If counsel for NABSanrakshan reasonably determines that there are legal defences available to NABSanrakshan different from or in addition to those available to the Service Provider or an actual conflict of interest exists between NABSanrakshan and the Service Provider in the defence of any Third-Party Claim, then counsel for NABSanrakshan shall be entitled, if NABSanrakshan so elects, to conduct the defence to the extent reasonably determined by such counsel to protect the interests of NABSanrakshan, at the expense of the Service Provider.	Counsel fees need to be borne by the Service Provider only upon establishment of third party claim attributable to the direct default of Service Provider	Not Agreed
60	192	Annexure – XIII NDA Draft Agreement 2.(iv)	2.(iv) In the event Bidder is legally compelled to disclose any Confidential Information in a judicial, administrative or governmental proceeding, Bidder shall give sufficient notice of 45 days to NABSanrakshan to prevent or minimize to the extent possible, such disclosure. Bidder shall disclose to third party i.e. any Confidential Information or the contents of this Agreement without the prior written consent of NABSanrakshan.	The timeline asked by any competent authority / statutory authority will prevail.	Yes
61	246	26. LIQUIDATED DAMAGES	26. LIQUIDATED DAMAGES	LIQUIDITY DAMAGES cannot exceed a total of 10% of the TCO (Including Development phase + AMC charges) paid until the event.	No change

62	15	EMD	EMD Remittance of Rs. 20,00,000/-* (Rupees Twenty Lakh Only) could be made online through 1. CRITICAL INFORMATION 16 RFP for Development, Implementation, Commissioning and Support Services of suitable cloud based solution for CGMS RTGS/NEFT to NABSanrakshan's Bank Account or Bank Guarantee (BG) of an equivalent amount issued by a Scheduled Commercial Bank	Can the EMD amount be reduced to Rs.5,00,000 (Rupees Five Lakh Only)	No Change
63	41	3 (Eligibility ...)	Experience: The Bidder must have experience in development/customization and management of Guarantee Management System or similar solutions (Loan Processing System / Loan Management System / Insurance Management System/E-Governance System in financial domain in BFSI sector**/PSU/Govt. Department in India in at least 3 institutions during last 5 years.	Will under E-Governance projects involving APMC – Market operations, e-Commerce Markets Operations, Agriculture Cess Collections, Large scale Farmers procurements be considered?	As indicated in RFP, E-Governance System in financial domain in BFSI sector/PSU/Govt. Department in India will be considered
64		Operations	Various references to Operations of the Credit Guarantee Management	1. What is the operational support required and roughly what proportion ?	Details provided in the RFP. Additional information will be shared with the selected bidder
				2. What is the auto match rate ?	Details will be shared with the successful bidder
				3. How many items are unreconciled as on date with ageing of those breaks ?	Details will be shared with the successful bidder
				4. Do we have any threshold to write off the breaks	Details will be shared with the successful bidder
				5. Do we maintain any suspense account for the balance money in the account ?	Details will be shared with the successful bidder
				6. What is the date of conversion ?	Details will be shared with the successful bidder
				7. How many systems are listed for migration from the legacy system ?	Details will be shared with the successful bidder
				8. What is the T-0 date proposed for the migrations ?	Details will be shared with the successful bidder
				9. What will the actions required on the past unresolved breaks ?	Details will be shared with the successful bidder
				10. Do we have many to 1 and 1 to many break types ?	Details will be shared with the successful bidder
				11. What is the digits of round of followed and does the legacy system have any round of aged breaks and actions required ? Should this be written off prior to the system migrations	Details will be shared with the successful bidder
				12. What is the SLA, can it be self defined or do you have any requirement ?	Please refer to the RFP
				13. What are the reconciliations required, for example :	
				a. Cash Recs	Details will be shared with the successful bidder
				b. Transaction Recs	Details will be shared with the successful bidder
				c. Position Recs	Details will be shared with the successful bidder
				14. What is the frequency of the API pull ?	Details will be shared with the successful bidder
				15. In case of incremental missing data, missed in the earlier file shared via API, how will that data get shared via API or E mail	Details will be shared with the successful bidder
				16. What are the key reports required with frequency ?	Details will be shared with the successful bidder
				17. Do we have any Credit Guarantee for advance transaction ?	Details will be shared with the successful bidder
				18.What are the average volumes to be reconciled and is there any peak reconciliation volume period during the month or quarter based on nature of business ?	Details will be shared with the successful bidder
65	Page No. 129, 146, 148	**Appendix D, Annexure VII, I And II**	Compliance with Functional/Technical Requirements - 70 Weighted Maximum Score	According to the evaluation matrix Appendix D, the maximum score for Functional & Technical Parameters is 70 marks, whereas as per annexure VII I & II the maximum score for Technical Parameters is 26 marks, and the maximum score for Functional Parameters is 184 marks. These figures appear contradictory. Could you please clarify?	Score for technical and functional parameters would be normalised in accordance to the maximum weight of Functional & Technical Parameters
66	Page No. 147	**I . Technical Specifications**	6. Citation of projects with Mobile application development/ customization and management experience (IOS/Android) and Business Intelligence project (Any BI) experience in eligible projects.	**Kindly Amend the clause as below** Kindly split this clause into two seperate clause instead of asking for combined expercience. 6.1 Citation of projects with Mobile application development/ customization and management experience (IOS /Android) in eligible projects. 6.2 Citation of projects with Business Intelligence project (Any BI) experience in eligible projects.	No change

67	Page No. 246	**26. LIQUIDATED DAMAGES**	b. Except as otherwise specified under Schedule I, if the Service Provider fails to deliver any Support Services or meet any Service Levels under this Agreement, NABSanrakshan shall be entitled to liquidated damages of a sum equivalent to **0.5%** of TCO per **week** or part thereof of the unperformed services subject to maximum of 10% of TCO. In case of undue delay beyond a period of **15** days unless otherwise waived by NABSanrakshan, NABSanrakshan at its discretion may consider the delay as a ground for termination of the Agreement.	**Kindly Amend the clause as below** b. Except as otherwise specified under Schedule I, if the Service Provider fails to deliver any Support Services or meet any Service Levels under this Agreement, NABSanrakshan shall be entitled to liquidated damages of a sum equivalent to **0.1%** of TCO per **quarter** or part thereof of the unperformed services subject to maximum of 10% of TCO. In case of undue delay beyond a period of **45** days unless otherwise waived by NABSanrakshan, NABSanrakshan at its discretion may consider the delay as a ground for termination of the Agreement.	No change
68	Page No. 249	**2. Project Management Service Levels:**	Project Delivery:- **0.5%** of the TCO for **each calendar week** of delay	**Kindly Amend the clause as below** Project Delivery:- **0.1%** of the TCO for **each calendar quarter** of delay	No change
69	Page No. 249	**2. Project Management Service Levels:**	Project Milestone:- **0.5%** of the TCO for **each calendar week** of delay	**Kindly Amend the clause as below** Project Milestone:- **0.1%** of the TCO for **each calendar quarter** of delay	No change
70	Page No. 249	**2. Project Management Service Levels:**	Documentation Updates (Functional, Technical, Architecture, Process documents, Testing user manual for the product, tools and utilities of the entire solution along with user manuals, hand-out and materials) :- **0.5%** of the TCO for **each calendar week** of delay	**Kindly Amend the clause as below** Documentation Updates (Functional, Technical, Architecture, Process documents, Testing user manual for the product, tools and utilities of the entire solution along with user manuals, hand-out and materials) :- **0.1%** of the TCO for **each calendar quarter** of delay	No change
71	Page No. 250	**2. Software Quality Service Levels and Penalties**	Success Rate at User Acceptance Test:- **0.5%** of the TCO	**Kindly Amend the clause as below** Success Rate at User Acceptance Test:- **0.1%** of the TCO	No change
72	Page No. 251	**2. Software Quality Service Levels and Penalties**	Number of P1 problems post GoLive:- **0.1%** of TCO for every P1 issue beyond **5 in a year**	**Kindly Amend the clause as below** Number of P1 problems post GoLive :- **0.01%** of TCO for every P1 issue beyond **20 in two year**	No change
73	Page No. 251	**2. Software Quality Service Levels and Penalties**	Number of P2 problems post GoLive:- **0.1%** of TCO for every **5 issues beyond 20 in a year**	**Kindly Amend the clause as below** Number of P2 problems post GoLive:- **0.01%** of TCO for every **20 issues beyond 80 in two year**	No change
74	Page No. 251	**2. Software Quality Service Levels and Penalties**	Number of P3 problems post GoLive:- **0.1%** of TCO for every **10 issues beyond 100 in a year**	**Kindly Amend the clause as below** Number of P3 problems post GoLive:- **0.01%** of TCO for every **40 issues beyond 400 in two year**	No change
75	Page No. 251	**Support Priority Level**	P1 Critical Within Warranty Period & Post Warranty period Initial Response Time:- **Within 30 minutes** Resolution Time:- **150 minutes**	**Kindly Amend the clause as below** P1 Critical Within Warranty Period & Post Warranty period Initial Response Time:- **Within 120 minutes** Resolution Time:- **600 minutes**	No change
76	Page No. 251	**Support Priority Level**	P2 Critical Within Warranty Period & Post Warranty period Initial Response Time:- **Within 60 minutes** Resolution Time:- **360 minutes**	**Kindly Amend the clause as below** P2 Critical Within Warranty Period & Post Warranty period Initial Response Time:- **Within 240 minutes** Resolution Time:- **1440 minutes**	No change
77	Page No. 251	**Support Priority Level**	P3 Semi - critical Within Warranty Period & Post Warranty period Initial Response Time:- **Within 120 minutes** Resolution Time:- **720 minutes**	**Kindly Amend the clause as below** P3 Semi - critical Within Warranty Period & Post Warranty period Initial Response Time:- **Within 480 minutes** Resolution Time:- **2880 minutes**	No change
78	Page No. 251	**Support Priority Level**	P4 Non-critical Within Warranty Period & Post Warranty period Initial Response Time:- **Next Business Day** Resolution Time:- **Next Business Day**	**Kindly Amend the clause as below** P3 Semi - critical Within Warranty Period & Post Warranty period Initial Response Time:- **Next Four Business Day** Resolution Time:- **Next Four Business Day**	No change

79	Page No. 253	**PART C System Maintenance & Support Services**	**Penalty** 1. >0.5% and <= 1% = **50,000** 2. >1 % and <=3% = **1,00,000** 3. >3% and <= 5% = **1,50,000** 4. >5% = **2,00,000**	**Kindly Amend the clause as below** **Penalty** 1. >0.5% and <= 1% = **5,000** 2. >1 % and <=3% = **10,000** 3. >3% and <= 5% = **15,000** 4. >5% = **20,000**	No change
80	Page No. 24	**3.1 Scope**	The Service Provider shall provide a complete end to end software solution for NABSanrakshan's requirements including commissioning, execution, development, installation, implementation, maintenance, monitoring, updates, upgrades, replacements, troubleshooting and support of CGMS. The Service Provider shall provide a **native mobile application** for CGMS which will be in sync with live data of CGMS. The Service Provider shall be responsible for hosting the CGMS Application on MeitY empanelled public Cloud Infrastructure. The Service Provider shall extend end-user support, management and administration services of the solution. The Service Provider shall provide Warranty Support for one year from the date of Go-Live and AMC Support for 3 years from date of completion of Warranty Support.	1. Is it required for the mobile application to be both Android native and iOS native? 2. The RFP does not clearly define the scope of the mobile application. Could you please elaborate on the required features expected in the mobile application? 3. Who will bear the cost of publishing (subscription) the mobile application on the Play Store and the App Store? 4. Will the mobile application support offline functionality for use in remote or low-network areas?	1. Yes 2. Primarily it's for Dashboards, Reports and Notifications. 3. NABSanrakshan will bear the such costs on actuals. 4. No
81	Page No. 46	**Payment Terms**	Signing of the SLA (completion of all formalities related to contract signing including submission of all undertakings/ documents and Performance Guarantee as required by PO) - **10%**	**Kindly Amend the clause as below** **Since the UAT would happen during the 7th or 8th month considering 9 month Go-Live duration, we kindly request you to modify the clause as below** Signing of the SLA (completion of all formalities related to contract signing including submission of all undertakings/ documents and Performance Guarantee as required by PO) - **20%**	No change
82	Page No. 46	**Payment Terms**	Completion of UAT and User Acceptance certificate Signoff by both the parties - **40% (After adjustments, If Any)**	**Kindly Amend the clause as below** Completion of UAT and User Acceptance certificate Signoff by both the parties - **30%**	No change
83	Page No. 91	**B.1. User Maintenance (Management) Module**	2. Rights and Roles	Can you provide a detailed list of roles (Administrator, Maker, Checker, Approver, Viewer) along with their associated rights and responsibilities?	Details will be shared with selected bidder.
84	Page No. 91	**B.1. User Maintenance (Management) Module**	4. Alerts for communicating password generation to the users.	What are the required formats and content for alerts and notifications related to password generation and management?	Details will be shared with selected bidder.
85	Page No. 91	**B.1. User Maintenance (Management) Module**	Internal Users: 100 concurrent users. External: 2000 concurrent users. An increase of 20% may be considered. Load testing should cover users only for year one.	Based on our understanding, the total number of internal and external concurrent users is as follows: 1st Year (Warranty Period): 2100 users 2nd Year (AMC Period): 2520 users 3rd Year (AMC Period): 3024 users 4th Year (AMC Period): 3629 users Is our understanding of the concurrent user count correct?	20% increase on Y-o-Y basis may be considered
86	Page No. 91	**B.1. User Maintenance (Management) Module**	Internal Users: 100 concurrent users. External: 2000 concurrent users. An increase of 20% may be considered. Load testing should cover users only for year one.	Is there a possibility of deviation from the expected concurrent user count? If so, what percentage of deviation can be anticipated? Does the expected concurrent user count also apply to mobile application users?	No change in expected concurrent user count. Same users will be using mobile application
87	Page No. 91	**B.2. On boarding of Eligible Lending Institutions (ELIs)**	1. Develop an onboarding page using which ELIs will register themselves.	Are there any specific design or functional requirements for the onboarding page? Should it be mobile-friendly or support multiple languages?	Bidder may suggest.
88	Page No. 91	**B.2. On boarding of Eligible Lending Institutions (ELIs)**	2. Develop approval workflow mechanism for on boarding the various types of ELIs based on the eligibility criteria.	What are the specific steps in the approval workflow for different ELI types? Who are the approvers at each step, and what are the criteria for their decision-making?	Details will be shared with selected bidder.

89	Page No. 91	**B.2. On boarding of Eligible Lending Institutions (ELIs)**	3. Enabling ELIs to upload requisite documents in the system etc.	What types of documents need to be uploaded, and are there any size or format limitations? Is there a need for document validation or verification?	Possible Formats(not restricted to)PDF,JPG,PNG,JPEG. Further details will be shared with selected bidder.
90	Page No. 92	**B.4. Guarantee Application and Approval Process**	2. Develop an API for ease of flow of information from ELI/GoI system to CGMS.	What information needs to flow between ELI/GoI systems and CGMS? Are there existing APIs or integration standards that need to be followed?	Details will be shared with selected bidder.
91	Page No. 94	**B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process**	1. For fee structure bidder need to develop "Fee master" for different type of charges (Guarantee Fee / Risk premium) which gets updated time to time as per Trust/s directives. There can be a risk premium that is factored in while computing the guarantee amount. The risk premium is ELI wise whereas guarantee amount is borrower wise.	What specific fields and details need to be included in the auto-generated SOE for various types of fees (e.g., Guarantee Fee, Renewal Fee)? Are there predefined formats or templates?	Details will be shared with selected bidder.
92	Page No. 94	**B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process**	4. Generation of Receipt Voucher and Develop a program to Integrate with core accounting systems of Trust/s (Presently Tally / Future it may upgrade to some ERP system).	What are the integration requirements for generating Receipt Vouchers and integrating with core accounting systems like Tally? Are there any future ERP system requirements to consider?	Details will be shared with selected bidder.
93	Page No. 94	**B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process**	11. Provision for Payment Gateway for the Trust	What are the specific requirements for integrating a Payment Gateway? Are there preferred providers or existing systems that the gateway needs to work with?	The selected bidder shall be required to integrate the APIs for payment gateways.
94	Page No. 95	**B.8. Claims Management (NPA, Claims lodgment, claim settlement and post claim settlement process)**	3. Generate APIs to facilitate seamless data transmission from ELIs' systems to the CGMS.	What are the exact requirements for API integration to facilitate data transmission from ELIs' systems to CGMS? Are there existing APIs or standards to follow?	Detailed process will be shared with selected bidder.
95	Page No. 101	**B.12. Integrations**	1. Bidder needs to integrate SMS gateway and Email gateways which are required by the Trust/s as a part of the solution. The shortlisting of SMS gateway vendor shall be done by Trust/s. During the shortlisting process bidder will play technical consultant role; however, its implementation, integration etc. shall be done by bidder as a part of scope of this RFP at no additional cost to NABSanrakshan. The commercials of SMS API (if any) shall be based on actual utilization of these services and shall be paid by NABSanrakshan.	What are the specific requirements for SMS and email gateway integration? Could you provide a list of potential SMS gateway vendors for technical consultation?	Details process will be shared with selected bidder.
96	Page No. 101	**B.12. Integrations**	2. Bidder needs to develop APIs as mentioned above in respective CGMS business process section but not limited to, all the APIs should be equipped with authorization (token based and user credentials based both), encryption (Minimum SHA 256#), compression, and bidirectional SSL handshake (Minimum TLS 1.2 and above) to achieve maximum security. Final security methods will be discussed and finalized with shortlisted bidder.	Are there specific security standards or protocols required for the API integrations, beyond authorization, encryption, and SSL handshake?	Details to be shared with the selected bidder
97	Page No. 101	**B.12. Integrations**	3. All inbound API integrations will work on whitelisted IPs only.	What are the IP ranges for whitelisting inbound API integrations? How will this be managed?	Details process will be shared with selected bidder.
98	Page No. 101	**B.12. Integrations**	7. Bidder needs to develop dashboard using BI tool and integration of the same with CGMS, data visibility on dashboards should be based on users' role and profile.	Are there additional requirements for integrating BI dashboards with CGMS beyond data visibility based on user roles and profiles?	Details to be shared with the selected bidder
99	Page No. 102	**B.14. Data Migration**	4. The Bidder must possess comprehensive knowledge of the data migration plan, including database structures, clean-up, maintenance, and data protection, and implement governance standards accordingly.	What is the structure of the current database, what version is it running, and what is the size of the data that needs to be migrated?	Current size of data is approximately 500 GB.
100	Page No. 102	**B.14. Data Migration**	4. The Bidder must possess comprehensive knowledge of the data migration plan, including database structures, clean-up, maintenance, and data protection, and implement governance standards accordingly.	What are the current data protection measures in place, and how is data clean-up and maintenance currently managed? Is data cleansing or de-duplication expected?	De-duplication is required. Further details to be shared with selected bidder.
101	Page No. 102	**B.14. Data Migration**	4. The Bidder must possess comprehensive knowledge of the data migration plan, including database structures, clean-up, maintenance, and data protection, and implement governance standards accordingly.	Is all the data that needs to be migrated in a digitalized form? If not, and some data exists in hard copy, who will be responsible for digitizing it? Is any OCR also required and in which langauges.	All the data is available in digital form.

#	Page	Section	Clause	Query	Response
102	Page No. 102	B.14. Data Migration	4. The Bidder must possess comprehensive knowledge of the data migration plan, including database structures, clean-up, maintenance, and data protection, and implement governance standards accordingly.	Will any ETL (Extract, Transform, Load) processes be conducted as part of the data migration?	Bidder shall be responsible for all activities related to Data Migration.
103	Page No. 105	B.16. Testing	ix.Post Go-Live, bidder should provide development & test environment in NABSanrakshan's premises for on-going customization & testing.	What specific configurations or requirements are needed for the development and test environments at NABSanrakshan's premises? Will the development and test environments need to mirror the production environment in any specific way?	Details will be shared with selected bidder.
104	102	B.15. Other Technical/	Additionally, the CGMS solution should seamlessly integrate with Active Directory (AD) for authentication.	Please confirm if the departments Active Directory environment hosted on-premises, in the cloud, or a hybrid setup?	Microsoft on premise AD.
105	108	B.19 Application Deployment Requirements	The bidder shall supply and implement software/tool for real time synchronization between DC and DR. DR site should be identical to DC	Kindly confirm expected RPO? (For Eg. 30 Mins) Kindly confirm expected RTO? (For Eg. 2 Hours) Kindly confirm no. of DR Drills required.(eg. 2 Drills yearly) We assume that compute at the DR site will be same as DC site. Please acknowledge. Additionally, Please confirm if bidder need consider security component in HA at DR site.	Please refer to corrigendum.
106	108	B.19 Application Deployment Requirements	All user application licenses for UAT / PROD will be provided by the bidder or the bidder shall procure all licenses in name of NABSanrakshan.	For License of operating system and Database, CSP follow the SPLA (Service Provider License Agreement) licensing method utilized in cloud data center is designed for service providers to offer as part of a hosted solution. Due to the nature of SPLA, licenses are acquired by the service provider and cannot be named or purchased under the client's name. This ensures compliance with OEM licensing requirements and allows for the flexible delivery of services within CSP cloud environment.	There should be no licensing policy violation of any OEM to provide services to NABSanrakshan. In case of any claim for infringement or IP violation by any OEM, Service provider shall be liable for any financial damage or penalty or legal action.
107	113	B.20 Technical Requirements	Solution should have Management dashboard/console along with capability to provide Alerts & Monitoring interface. Solution should support Remote Administration for administrators. ACL based mechanism must be supported along with access logs (PIM/PAM)	To effectively select and size the appropriate PIM/PAM service, please provide the estimated number of devices and users that will require management under this service.	While, NABSanrakshan would require only for 2 users to be covered under PIM / PAM, it is to be ensured that all privileged users of service provider access all resources only through PIM/PAM solution. Service provider to make an assessment of requirements accordingly.
	113	B.20 Technical Requirements	Bidder to perform regular backup as per backup schedule to be decide by NABSanrakshan and should perform quarterly recovery drills and restore database as and when required by NABSanrakshan	Kindly Confirm the Backup Policy eg.(Incremental, Daily, weekly full) Kindly confirm the Retention Period	Full back - 15 Days and Daily Incremental. Also Full backup on every Last working day of the month.
	114	B.20 Technical Requirements	b. Encryption and Key Management: Depending on sensitivity, data is to be encrypted, transport layer encryption is to be ensured using SSL, VPN Gateway, SSH and TLS encryption. End-to-end process for managing and protecting encryption keys to be established and documented. Compliance is to be ensured on ongoing basis	Please confirm whether the bidder is required to provide encryption keys as a service. We will assume this to be a Cloud HSM solution, utilizing a shared HSM with virtual separation. Kindly acknowledge. Additionally, please provide the following details to ensure proper sizing and configuration of the HSM solution: i. Transactions Per Second (TPS) Count ii. HSM Use Case iii. Number of Keys: iv. Data Encryption Requirements: Clarification on whether the HSM will be used for database or file encryption, and if the keys for these operations need to be stored and managed within the HSM. Also, please confirm if a Cloud HSM will be required at the Disaster Recovery (DR) site to ensure continuity and security in the event of a failover.	Please refer to clause.
	114	B.20 Technical Requirements	c. Monitoring: Devices should be integrated with NABSanrakshan's SOC, if so desired, for continuous monitoring for access monitoring, threat monitoring, audit logging, system usage monitoring, protection of log information, administrator and operator log monitoring, fault log monitoring	Please confirm whether the integration of devices from cloud devices into NAB SOC is part of the initial implementation of the solution or a future requirement. Additionally, kindly provide the Integration specifications, Monitoring scope, and other relevant details to ensure proper alignment with your SOC requirements. Also confirm that who will be responsible to provide Log server and storage for this purpose.	Bidder only need to provide API for integration for NABSanrakshan SIEM.
108	115	B.20 Technical Requirements	Direct network connection with cryptographic controls shall be implemented to secure the traffic between the cloud and on-premises environment.	To meet the requirement of securing traffic between the cloud environment and the on-premises infrastructure with cryptographic controls, we need to determine the preferred connection type. This includes either a site-to-site VPN over the internet or a dedicated point to point connection. Please confirm the same. Also confirm the location of on prem site/data center.	This is required to access solutions from NABSanrakshan Office.
	116	B.20 Technical Requirements	b. Multifactor authentication shall be implemented for user access to critical workloads and for all privileged access on the cloud	please confirm the total number of users who will be required to use MFA.	All user accounts of Service Provider accessing solutions and its component should have MFA.
	116	B.20 Technical Requirements	Users with privileged system access shall be clearly defined and regular user access reviews, at least once every three months, shall be conducted.	Kindly confirm the no of IAM users will be accessing the cloud setup	All user accounts of Service Provider accessing solutions and its component should have MFA.

#	Page	Section	Clause / Requirement	Query	Response	
109	117	B.20 Technical Requirements	All logs of assets related to NABSanrakshan's subscription/ tenant should be integrated with the NABSanrakshan's SOC (as and when required)	Please confirm whether the integration of devices from cloud devices into NAB SOC is part of the initial implementation of the solution or a future requirement. Additionally, kindly provide the Integration specifications, Monitoring scope, and other relevant details to ensure proper alignment with your SOC requirements.	As and when required.	
109	117	B.20 Technical Requirements	Roll-out / phasing-out of applications to / from cloud should follow the Data Migration Policy of the NABSanrakshan	Please provide the data migration policy Please confirm where current setup is hosted Kindly confirm detailed application and database landscape & flow of the existing system. Kindly confirm how many VM's needs to be migrated. Please confirm the total size of data to be migrated.	Details will be shared with selected bidder.	
110	123	Scalability and Performance	Bidder is required to ensure site to site secure tunnel (VPN) from NABSanrakshan office and bidder's office (accessing the infrastructure for Cloud) to all cloud locations	Please confirm no of site to site secure tunnel (VPN) and SSL VPN if any required	Only from cloud hosting solution to NABSanrakshan office.	
111	229	10. TRAINING SERVICES	a. Service Provider to offer training to NABSanrakshan's employees and Client Institutions as defined in the RFP on the software/hardware covering features, facilities, operations, implementation, trouble shooting, system administration, audit, MIS including report generation, etc	Please confirm, The number of training sessions required for NABSanrakshan's employees and Client Institutions. The format and duration of each training session (e.g., in-person, virtual)	Details will be shared with selected bidder.	
112			General	Please specify any particular technology that we need to consider.	It is bidder's discretion to propose the technology based on RFP requirements.	
			General	Can we get to know the expected number of users or the total user count?	Internal Users: 100 concurrent users. External: 2000 concurrent users. An increase of 20% may be considered on y-o-y basis.	
			General	Will the app be available for all locations, or will it be restricted to specific areas (e.g., certain cities)?	App will be available for all locations.	
			General	Do you require the app to be multilingual?	English language for central government schemes and vernacular language may be required for state government scheme	
			General	Are there any specific design styles, color schemes, or UI patterns that are preferred?	Details will be shared with selected bidder.	
			General	Do you have any design references or inspirations?	Details will be shared with selected bidder.	
			General	Total Concurrent users at any point of time in order to size the firewall throughput?	Internal Users: 100 concurrent users. External: 2000 concurrent users. An increase of 20% may be considered on y-o-y basis.	
			General	Kindly specify the total no. of locations expected to be connected to DC and DR Site?	Bidder is required to provide requirements based on the specifications in RFP	
			General	kindly confirm do we need to provide SSL Certificate? If yes, kindly confirm SSL Certificate (Alpha, Domain, Organization, Wildcard, extended SSL). Also confirm the no of main domain and subdomain.	No. SSL shall be procured by NABSanrakshan.	
			General	Kindly confirm the VAPT audit frequency of cloud infrastructure	As per Meity guidelines	
113	91	B.1. User Maintenance (Management) Module	Basic details of all users (Name, designation, contact number etc.) 2. Rights and Roles 3. Password Maintenance Process 4. Alerts for communicating password generation to the users. 5. Mapping of different users. 6. Default hierarchy and modifications in mapping in case of unavailability, leave, transfer etc. of the users. Internal Users: 100 concurrent users. External: 2000 concurrent users. An increase of 20% may be considered. Load testing should cover users only for year one.	1.Can you provide a detailed list of roles and their respective access levels or permissions? 2.Will this user management module need to integrate with existing systems, such as HR systems, Single Sign-On (SSO) solutions, or Active Directory? 3.Should the system support role-based access control (RBAC) and attribute-based access control (ABAC)? 4.Is there a need for a self-service password reset feature, and should it support multi-factor authentication?	1. List roles along with their rights will be shared with the selected bidder. 2. No. 3. Yes. 4. Multi Factor Authentication along with self password reset option is required.	corrigendum for MFA
114	91	B.2. On boarding of Eligible Lending Institutions (ELIs)	1. Develop an onboarding page using which ELIs will register themselves. 2. Develop approval workflow mechanism for on boarding the various types of ELIs based on the eligibility criteria. 3. Enabling ELIs to upload requisite documents in the system etc. 4. Bell Notification and Email Alerts on approve / reject / return and Email Notification with login details (if approved). 5. On Approval by Trustee, Auto ELI creation, user account creation and user profile allocation shall take place in CGMS. 6. A provision for capturing and storing ELI basic details (nodal office, Bank Account of the ELI etc.), details of Agreement with ELI, documents submitted by ELI, etc. 7. Link between ELIs and Schemes (Master data of ELI for each Scheme)	1.Should the onboarding page support multi-language capabilities? If so, which languages need to be supported? 2.Are there any specific validations or checks (e.g., against a central database) that need to be performed during the registration process? 3.Can you provide a detailed list of eligibility criteria for each ELI type? Are there specific business rules or validations that need to be implemented for different ELIs? 4.What types of documents will ELIs be required to upload? Are there any specific formats or size limitations? 5.How tightly integrated should the onboarding module be with the existing Credit Guarantee Management System (CGMS)? Are there any specific APIs or integration points? 6.Are there expectations for real-time synchronization between the onboarding module and CGMS?	1. No 2. Yes 3. Refer to the Credit Guarantee Scheme Document for eligibility criteri for ELI/CG applications etc. Each scheme has different validations and rules. Detailed business rules will be shared with the selected bidder.	

115	92	B.3. Trust/ Scheme Management	1. Develop scheme configuration control panel to implement all business logic and validations pertaining to a scheme. 2. Develop a program to configure and define the exposures for portfolio-based schemes. Enabling ELIs to subscribe the scheme in CGMS with required documents upload provision. 3. Develop approval workflow mechanism for scheme launch on the eligibility criteria 4. Bell Notification and Email Alerts on approve / reject.	1.How many schemas are currently present in the system? 2.What are the different stages of the approval process, and who are the key stakeholders involved at each stage? 3.What is the current and expected future volume of data, transactions, and users for this module? 4.What specific events or triggers will initiate the bell notifications and email alerts?	Kindly refer to the scope of work in the RFP documents.
116	92-93	B.4. Guarantee Application and Approval Process	1. Submission of Guarantee Application file along with Management Certificate. Both Single application submission and Bulk upload functionality to be provided. 2. Develop an API for ease of flow of information from ELI/GoI system to CGMS. 3. Acceptance/ Rejection of guarantee application (both pre-defined rule-based as well as manual). Develop a de-duplication engine for checking the exposure to a borrower under a Scheme / across the Schemes being managed by NABSanrakshan. 4. Exception-handling throughout the guarantee approval process using which Trust can take decision on approval / rejection / Closure exceptionally. 5. Communication of acceptance/rejection (giving reasons for rejection) to ELI etc. 6. Comments/reasons for rejection must be displayed on portal at ELI and NABSanrakshan end. 7. Generate auto triggers and an escalation mechanism if the approval is not done within defined timelines. 8. Enhancement in CG cover in case of enhancement in WC limit. Provision for calculation of additional CG Fee to be charged. SOE for the same and payment and reconciliation of the CG fee paid etc. to be made.	1.What specific validation rules must be implemented for the guarantee application file and Management Certificate during submission? 2.Is there an existing API or integration point available for connecting ELI/GoI systems with the CGMS? 3.What are the specific criteria for the manual review process? Who will be responsible for this manual intervention? 4.What are the key criteria for finding duplicates? Are there any existing data sources or APIs to get exposure details for a single scheme or multiple schemes managed by NABSanrakshan? 5.What types of exceptions are expected to be handled during the guarantee approval process? 6.Are there any specific roles or hierarchies defined for escalation purposes?	Each Scheme has separate criteria and business rules. Detailed processes and validations will be shared with the selected bidder. Scheme document hosted on NABSanrakshan website may be visited for more scheme related information.
117	93	B.5. Guarantee Renewal Process	1. Selection of CGs which are to be renewed based on status of CG as also periodicity of renewal. 2. Enhancement cases to be accommodated in the renewal of CG. 3. Sending Alerts to the ELI for submission of renewal data. 4. Uploading renewal data (case-wise as also bulk upload) by ELI. 5. Automated approval mechanism for renewals based on predefined rules. 6. CG fee generation (SOE) for renewal applications which are accepted. 7. Exception handling 8. Submission of fee payment details by ELI. 9. Reconciliation of fees received at NABSanrakshan end. 10. Generation of Receipt Voucher. Integration with Accounting Software. 11. Issue of Tax Invoice in respect of fee payments by ELIs 12. Generate auto triggers and an escalation mechanism if renewal has not been done for accounts and send it to ELIs in form of notification / alerts / emails etc. 13. The Module would also facilitate revival of guarantees where there are delays in payment of Renewal guarantee fee (Lapsed Guarantees) as also Temporarily Closed Credit Guarantees. 14. Charging of Penal Interest for delayed fee payments. 15. Full/part waiver of penal interest.	1.Can you provide specific scenarios or use cases for enhancement cases to be accommodated in the renewal process? 2.For bulk data uploads, what file formats are expected (e.g., CSV, Excel)? 3.Will there be a need for data validation and error-handling mechanisms during the upload process? 4.Is there any requirement for manual overrides or escalation in case the rules do not meet specific criteria? 5.Are there specific conditions or business rules for reviving lapsed or temporarily closed guarantees? 6.Could you specify the types of exceptions expected (e.g., data discrepancies, system errors)?	Details will be shared with the selected bidder.
118	93-94	B.6. Guarantee Transfer	1. Develop a program facilitating ELI transfer requests. 2. Create an automated approval mechanism for transfers based on predefined rules. 3. Establish a workflow mechanism for the approval process following defined SOPs. 4. Develop a program to manage exceptions throughout the guarantee transfer process, enabling the Trust to make decisions on approval or rejection in exceptional cases. 5. Generate automatic triggers and an escalation mechanism for accounts where revival has not been completed, sending notifications, alerts, emails, etc., to ELIs. 6. Notify the new ELI or branch upon request submission, as well as notify approval or rejection of the request.	1.What specific fields and data elements are required in the ELI transfer request form? 2.Should the approval mechanism support multiple levels or stages of approval (e.g., initial review, final approval)? 3.Are there specific escalation paths or timelines that need to be configured for different types of accounts or scenarios? 4.Will the rule engine need to support real-time processing and decision-making, or can some rules be processed asynchronously? 5.What are the transaction types that need to be managed during the ELI transfer process 6.Should the system support automatic recalculation of fees or adjustments due to the transfer process?	Refer to the scope of work in the RFP document. Further details to be shared with selected bidder.

119	94-95	B.7. Generation of Statement of Estimates (SoE) and Tax Invoice Process	1. For fee structure bidder need to develop "Fee master" for different type of charges (Guarantee Fee / Risk premium) which gets updated time to time as per Trust/s directives. There can be a risk premium that is factored in while computing the guarantee amount. The risk premium is ELI wise whereas guarantee amount is borrower wise. 2. Develop process to auto generate SOE for Guarantee Fee / Renewal Fee /enhancement fee/ Recovery amount 3. Submission of fee payment details by ELI. Reconciliation of fees received at Trust/s end. 4. Generation of Receipt Voucher and Develop a program to Integrate with core accounting systems of Trust/s (Presently Tally / Future it may upgrade to some ERP system). 5. CGFAN and CGPAN should be automatically generated every year as per predefined rules. 6. Develop a process and allow ELI to select the multiple SOE and initiate the payment advice. 7. Develop a program to send reminder mails to ELI to extend guarantee for cases slated for expiry / unpaid SOE etc. 8. Notification (in multiple ways/method as advised by trust/s like email, alerts etc.) need to go to respective ELI for the payment for such guarantee fee as may be generated, failure to which the cases should be closed as defined in scheme guidelines and an intimation pertaining to the same should go to the respective ELI (and borrower as may be required in future) 9. Develop a Bank Mandate Page with the maker and checker functionality. 10. Provision for digital signature on to be made. 11. Provision for Payment Gateway for the Trust 12. Proposed solution should have API configurability for ease of flow of information across different systems and ELIs. 13. Develop a program to take collection receipt against the manual invoices and debit notes.	1.What are the different types of charges to be included in the "Fee Master" (e.g., Guarantee Fee, Risk Premium, Renewal Fee)? Are there any additional fee categories expected? 2.What are the acceptable modes for submission of fee payment details by ELIs? Should the system support multiple payment methods (e.g., online payment, bank transfer)? 3.Should the reconciliation process be real-time, or is periodic reconciliation (e.g., daily, weekly) sufficient? 4.What are the predefined rules for automatically generating CGFAN and CGPAN each year? 5.Should the digital signature feature support both internal (Trust personnel) and external (ELI representatives) users? 6.Are there any specific compliance requirements for payment processing (e.g., PCI-DSS)? 7.Is there a requirement for digital signatures on the printed documents? 8.Should the QR code include specific information (e.g., Invoice number, GST details, payment terms)? 9.Should the system generate compliance reports or logs for audit purposes?	Refer to the scope of work in the RFP document. Further details to be shared with selected bidder.
120	95-96	B.8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process)	1. Create a module to designate Non-Performing Assets (NPAs) within the CGMS by ELIs according to specified criteria. 2. Design a software application allowing ELIs to input data manually via an entry page or bulk upload feature (either through renewal file or update file), including document upload capabilities for each case entered or uploaded. 3. Generate APIs to facilitate seamless data transmission from ELIs' systems to the CGMS. 4. ELIs will utilize the CGMS API to directly transmit data to the CGMS through a host-tohost integration model. CGMS will respond accordingly in the API response. 5. Develop a software program to manage any exceptions encountered during the NPA marking process. This program will enable Trusts to make decisions regarding exceptional approval of NPA cases based on defined guidelines from the Delegation of Power (DoP). 6. Create a central page to define the Delegation of Power (DoP) and configure it with various business processes.	1.Should the module allow for different NPA classifications (e.g., substandard, doubtful, loss assets) based on specific time frames or conditions? 2.Are there any security protocols (e.g., encryption, authentication) that need to be followed for data transmission between the ELI systems and CGMS? 3.Are there predefined guidelines from the Delegation of Power (DoP) for handling these exceptions? 4.What are the specific business processes that need to be configured with the Delegation of Power (DoP) rules? 5.Are there specific approval workflows or hierarchies that need to be integrated with the DoP configuration page? 6.Should the system generate audit logs for all actions taken within the NPA module?	1. Yes 2. As per industry standards and regulatory guidelines 3-6.: Details will be shared with selected bidder.
121	100-101	B.12. Integrations	1. Bidder needs to integrate SMS gateway and Email gateways which are required by the Trust/s as a part of the solution. The shortlisting of SMS gateway vendor shall be done by Trust/s. During the shortlisting process bidder will play technical consultant role; however, its implementation, integration etc. shall be done by bidder as a part of scope of this RFP at no additional cost to NABSanrakshan. The commercials of SMS API (if any) shall be based on actual utilization of these services and shall be paid by NABSanrakshan. 2. Bidder needs to develop APIs as mentioned above in respective CGMS business process section but not limited to, all the APIs should be equipped with authorization (token based and user credentials based both), encryption (Minimum SHA 256#), compression, and bidirectional SSL handshake (Minimum TLS 1.2 and above) to achieve maximum security. Final security methods will be discussed and finalized with shortlisted bidder. 3. All inbound API integrations will work on whitelisted IPs only. 4. Bidder is expected to develop technical documents of all API developed for CGMS business transactions. 5. Bidder needs to consume API of Banks / ELI, Ministry, third party, agencies etc. but not limited to, Bidder need to ensure the end-to-end integration of the same as a part of scope of this RFP at no additional cost to Company. 6. Bidder needs to consume APIs of Trust/s' Banks for payment and collection process. 7. Bidder needs to develop dashboard using BI tool and integration of the same with CGMS, data visibility on dashboards should be based on users' role and profile.	1.What accounting software does the integration need to support? 2.Is there a need for bi-directional data synchronization between the module and the accounting software? 3.How many bank APIs need to be integrated for payment processing? 4.What are the Standard Operating Procedures (SOPs) that need to be integrated into the workflow mechanism? 5.Could you provide details on the current core accounting system (Tally) and any expected future ERP systems for integration? 6.What is the scope of integration with the accounting system (e.g., data synchronization, real-time updates, reporting)?	1. Tally Further details will be shared with the selected bidder.

122		(VAPT) Queries	TThere are many places where VAPT is mentioned, so clarification is needed specifically regarding that.	1.Will the (VAPT) be performed by a third-party service provider or by the bidder? 2.Will there be a designated point of contact or team for coordinating the VAPT activities? 3.Could you please clarify the specific components included in the VAPT scope? (e.g., web applications, network infrastructure, mobile applications, APIs, databases, etc.) 4.Is there a requirement for source code review as part of the VAPT? 5.Will the testing team need to be physically present on-site, or can the VAPT be conducted remotely?	VAPT vendor shall be appointed and cost shall be borne by NABSanrakshan. All components of solutions other than cloud infrastructure shall be covered under VAPT. Further details will be shared with selected bidder.
123		Technologies stack, Mobile application & BI tool	In the RFP for the mobile application, BI tool and Technolgy stack is mentioned frequently, clarification is needed regarding its specifics.	1.What technologies do you prefer for developing web and mobile native applications? 2.What specific functionalities are required for the mobile application? 3.Are there any platforms (iOS, Android) or versions that the app must support? 4.Are there specific authentication methods or credentials required for accessing these systems? 5.What types of reports and analytics are needed? Are there specific formats or templates required?	1. Bidder may suggest 2. Details will be shared with the selected bidder. 3. Both IOS & Android 4. Yes. 5. Formats and templates will be shared with the selected bidder.
124	101-102	B.14. Data Migration	1. Develop a common and optimal architecture suitable for all schemes. 2. Create metadata and data migration scripts for all guarantee schemes managed by NABSanrakshan. 3. CGMS will operate in continuation with the data migrated from the existing applications, requiring the Bidder to ensure that document sequencing follows the patterns established in the old database. 4. The Bidder must possess comprehensive knowledge of the data migration plan, including database structures, clean-up, maintenance, and data protection, and implement governance standards accordingly. 5. Data integrity and efficient data structure should be prioritized, with the highest level of security adhered to during data migration. The migration methodology should be leak-proof and real-time to enable implementation of the CGMS solution without dependency on the older system. In the event of any dependencies or lapses during User Acceptance Testing (UAT) or project duration, the Bidder must implement necessary processes/queries to ensure all required data is available within the project scope at no additional cost. 6. Data migration is proposed to occur in a phased manner, with details to be discussed and finalized with the selected bidder.	1.Please provide detailed information on the existing system to facilitate data collection for migration to the new system. 2.What is the estimated size of the data in the existing system that will need to be migrated? 3.Could you specify the technology stack and database used in the existing system? 4.Are there any specific Key Performance Indicators (KPIs) or Service Level Agreements (SLAs) that the bidder must comply with during the data migration process? 5.Please provide additional details regarding the phased data migration approach, including the proposed phases and any expected timelines. 6.Will NABSanrakshan provide any documentation on the current database structures, data clean-up requirements, and data protection standards to aid in the data migration process?	Approximate size will be 500GB. Data will be shared in pdf, image format, xls, excel format etc. All data in unencrypted data. Further details will be shared by Selected Bidder.
125	27	3	The Bidder must have experience in development/customization and management of Guarantee Management System or similar solutions (Loan Processing System / Loan Management System / Insurance Management System/**E-Governance System** in financial domain in BFSI sector**/PSU/Govt. Department in India in at least 3 institutions during last 5 years.	could you please elaborate on what is meant by the "e-Gov system"? We are currently working on courier management, and I would like to understand how this aligns with the described system	As indicated in RFP, E-Governance System in financial domain in BFSI sector/PSU/Govt. Department in India will be considered
126	27	6	The public cloud infrastructure offered by the bidder for hosting the solution much necessary be empaneled with MeitY for offering requisite cloud services.	Could you please provide clarification on the details regarding empanelment with MeitY?	Please refer to RFP
127	27	General	experience and average turnover criteria mentioned in the above table stands relaxed for MSEs and Start-ups in terms of Ministry of Micro, Small & Medium Enterprises (MSMEs) Policy Circular No. 1(2)(1)/2016-MA dated 10 March, 2016.	What percentage of turnover relaxation is provided under the MSE criteria, and what are the experience requirements as outlined	Please refer to Circular No. 1(2)(1)/2016-MA dated 10 March, 2016 issued by Ministry of Micro, Small & Medium Enterprises (MSMEs) Policy .
128	146	General	Annexure VII – Technical and Functional Specifications	Could you please mention the minimum marks for the QCBC parameter table.	Please refer to point 6.3 of the RFP
129	26	S.No. 2. a	**Financials** The Bidder should have: a. Average annual turnover of atleast Rs.40 crore for last three financial years, viz., FY 2020-21, FY 2021-22 & FY 2022-23	We work with 8 PSU banks & also deployed our Treasury Managment Solution at NABARD. With Prime Ministers Vision for Sartups to deliver world class products, we are a DPIIT certified start-up & also an MSE. Also Considering Public Procurement Policy of Govt of india for Micro and. Small Enterprises (MSEs) **we request you to exempt turnover & Profitability requirement to Startups/MSE entities.** We are fine with Positive Networth.	Please refer to RFP

#	Page	Section	Clause	Query	Response
130	141	S.No. 2. a	**Financials** The Bidder should have: a. Average annual turnover of atleast Rs.40 crore	We work with 8 PSU banks & also deployed our Treasury Managment Solution at NABARD. With Prime Ministers Vision for Sartups to deliver world class products, we are a DPIIT certified start-up & also an MSE. Also Considering Public Procurement Policy of Govt of india for Micro and. Small Enterprises (MSEs) **we request you to exempt turnover & Profitability requirement to Startups/MSE entities.** We are fine with Positive Networth.	Please refer to RFP
131	146	Sr. No. 1	Average Turnover for last three financial years Upto 40 Cr = 2 Marks More than 40 Cr to 80 Cr = 3 Marks More than 80 Cr = 5 Marks	Considering we are a DPIIT certified start-up & also an MSE, we request you to consider Average Turnover for last three financial years Upto 4 Cr = 2 Marks More than 4 Cr to 8 Cr = 3 Marks More than 8 Cr = 5 Marks	No change
132	147	Sr. No. 6	Citation of projects Mobile application development experience (IOS and Android) and Business Intelligence project (Any BI) experience in BFSI domain.	Request you to exempt this point as it is not relevant to the engagement or scope.	No Change
133	125		Performance Requirements The system should be configured to support BUSINESS VOLUMETRICS (concurrent users)provided in the RFP. However as per NABSanrakshan requirement the system should be scalable. There should not be any application/solutions dependency to increase the volumetric except for system hardware (RAM, CPU, Storage). NABSanrakshan should be able to increase the hardware requirement on demand from the CSP.	We did not find any mention of BUSINESS VOLUMETRICS, such as Concurrent users, Volumes, Document size etc that can help us understand the infra required and plan the commercials accordingly.	Please refer to the RFP. Further details will be shared with the selected bidders.
134	Page No. 100	Scope of Work - Integrations	CGMS will have both inbound and/or outbound integration under different business scenarios.	Please mention the list of applications that needs to be integrated with CGMS. Also, it is expected that NABARD will provide the necessary APIs for these applications	Detailed process will be shared with selected bidder. Solution should be capable for API integrations and remaining requirements shall be arranged by NABSanrakshan.
135	Page No. 101	Scope of Work - Data Migration	CGMS will serve as a unified application for all credit guarantee schemes.	Please mention the size of data that needs to be migrated. Also, it is expected that the documents will be provided in an unencrypted format and metadata in the Software provider defined format for ease of migration	Approximate size will be 500GB. Data will be shared in pdf, image format, xls, excel format. All data in unencrypted data
136	Page No. 108	Application Deployment Requirements - Infrastructure & Software	The bidder shall supply and implement software/tool for real time synchronization between DC and DR. DR site should be identical to DC.	Please specify the number of instances (Production, DR, UAT,etc) that needs to be considered	Bidder is required to provide requirements based on the specifications in RFP
137	Page No. 85	Appendix A- Background about NABSanrakshan	A.2 About NABSanrakshan	Please mention the number of schemes to be considered as a part of the project scope as it will have implications on the implementation efforts and timelines. Also, it is assumed that addition of new schemes will be considered as a Change Request.	Please refer to the RFP
138	Page No. 24	Scope of Work	The Service Provider shall provide a native mobile application for CGMS which will be in sync with live data of CGMS.	Does Software provider has to provide Mobile application for the users who can access in offline mode as well or PWA configuration would suffice.	Offline mode is not required. Design and architecture of mobile app may be suggested by the bidder.
139	Page No. 100	Scope of Work - Integrations	Bidder needs to integrate SMS gateway and Email gateways which are required by the Trust/s as a part of the solution	Please specify on the number of communications (SMS and Email both) to be considered. Communications per month/year. Also, specify the number of Email and SMS templates to be configured.	Detailed process will be shared with selected bidder.
140	Generic	Generic	Software licenses provisioning	Software licensing model includes subscription based and specified term licenses (example 5 years terms license) . Please specify which licensing model should be considered	All software license for solution should be perpetual and in the name of NABSanrakshan. All other system software licenses should be valid for the entire project period.
141	Generic	Generic	Storing of documents generated for CGMS	Does the bidder has to provide a Document Management system or need to integrate with the NABSanrakshan's exisiting DMS. If Yes, please specify number of users requiring access of DMS	Bidder has to provide a DMS functionality for this portal
142	Generic	Generic	User Licenses	Please specify the number of internal and external users who would accessing the solution. 1) Total Internal users and user concurrency who will access workflow platform 2) Total External users and user concurrency who will access web protal	Internal Users: 100 concurrent users. External: 2000 concurrent users.
143	Page No. 91	Appendix B- Detailed Scope of Work	On boarding / Registration of Eligible Lending Institutions(ELIs)	Whether NABSanrakshan expects a solution which has automated eligibility calculation and approval process on the portal itself. IF yes, with the perpsective of automating a scoring process - kindly share eligibility criteria for clearing a ELI. IF automation is not required, trust NABSanrakshan would be in requirement of an integrated back office journey with workflows to enable the digital approval process. Kindly confirm.	Detailed process will be shared with selected bidder.

144	Page No. 92	Appendix B-Detailed Scope of Work	Guarantee Application and Approval Process	i) Clarity on the nature of target borrowers for which the ELIs will be lending into - i.e. whether individual or non individual; ii) Whether lending and eligbility criteria will be based upon a fixed template and past/disposable income. Or whether the lending eligibility and risk assessment will be done basis projections and proper financial spreading & financial benchmark and ratio analysis will be undertaking as done in judgemental lending; iii) Whether borrower rating models will be employed; iv) Whether the overall back office origintion, processing and approval workflow and solution required by NABSanrakshan is similar to a conventional MSME/SME lending journey. v) Since NABSanrakshan will be undertaking the complete process of approval, guarantee issuance, monitoring of the portolio hygiene - which presumably also involves quota allocation to each ELI, delinquency or demand triggers on ELI and Borrower Level, accounting of CG Fee Generation based on fresh borrower lending application, renewal, enhancement, etc. - whether NABSanrakshan requires a Loan Management Solution. Kindly clarify.	i) Borrowers under each schemes are different. It could be FPOs, individuals etc. Please refer to scheme guidelines on website for further details 2. Guarantee issuance is based on eligibility criteria under each scheme. 3. Yes 4. Yes 5. No
145	Page No. 93	Appendix B-Detailed Scope of Work	Guarantee Renewal Process	Whether the guarantee renewal process is simliar to the data processing, analysis and decision making process of a SME loan. Kindly share the estimated number of different report that NABSanrakshan requires.	Guarantee renewal is similar to first CG Application . Details to be shared with selected bidder.
146	Page No. 99	Appendix B-Detailed Scope of Work	Reporting process / MIS / Dashboard	1. Kindly share the estimated number of different report that NABSanrakshan requires. 2. Since dynamic data analysis - whether NABSanrakshan requires any AI based functionalities. If yes, whether the model and logic will be provided by NABSanrakshan or whether NABSanrakshan requires the vendor to loop in a consultant for providing the model and logic. 3. Whether the reports are in the form of normal business activity monitoring with basic analytics or whether regulatory reporting reports are also required with associated calculations - if yes, kindly specify the list.	Detailed reports requirement will be shared to the selected Bidder. Bidder may offer any functionality in addition to requirement in RFP
147	Page No. 101	Appendix B-Detailed Scope of Work	Notification / Alerts / Workflow	What is the estimated number of workflows that are operated by NABSanrakshan. Kindly inform the number of workflows which are associated with lending decision making for guarantee issuance and other (with the key names or function areas).	Detailed process will be shared with selected bidder.
148	Page No. 50	7.10. Liquidated Damages	Inability of the Service Provider to fulfil the provide requirements as per scope or to meet the timelines as specified would attract liquidated damages and shall be entitled to invoke the guarantees furnished by the bidder to the extent of the liquidated damages applicable.	We understand that the bidder has to meet the requirements but can this be negotiable	Non negotiable
149	Page No. 51	7.10. Liquidated Damages	NABSanrakshan has the right to enforce liquidated damages by way of set off	We understand that the bidder has to meet the obligations but can this be negotiable	Non negotiable
150	Page No.49	Annexure XVIII – Service Level Agreement	Violation of terms & conditions stipulated in this RFP or under the Contract and fails to cure such breach within 30 (thirty) days from date of the written notice informing the Service Provider of such non-performance; or Failure in following security standards laid down by NABSanrakshan under the Contract.	Can this be consdered basis on mutual agreement?	No
151	Page No.49	7.8 Periodic Review & Inspection	NABSanrakshan shall have the right to conduct periodic review and inspection, as and when required, to review Service Provider's performance, financial stability, service reliability, and compliance with the SLA.	Please consider this point with a prior notice of 15 days	Advance notice with sufficient duration shall be provided
152	Page No.53	8. OTHER TERMS AND CONDITIONS	8.2 Personnel and Inspection of Records	Please consider this with a prior notice of 7 days	Advance notice with sufficient duration shall be provided
153	Page No.63	8. OTHER TERMS AND CONDITIONS	8.20 Confidentiality	Please consider this basis on mutual agreement	No changes in clause of confidentiality
154	Page No. 46	7. SPECIAL TERMS AND CONDITIONS	7.4 Payment Schedule	Please specify the payment terms for Software licenses as well and also is it negotiable?	No
155	Generic	Generic	Server Hardening	Does the bidder has to do the server hardening or NABSanrakshan will take care of it?	All administrative and maintenance activities will be taken care by Bidder
156	Page No. 68	8. OTHER TERMS AND CONDITIONS	Where any deficiency has been observed during audit of the selected Service Provider on the risk parameters finalized by the NABSanrakshan or in the certification submitted by the auditors, it is agreed upon by the Service Provider that it shall correct/ resolve the same, within timelines prescribed by NABSanrakshan.	Please note that the time to resolve the finding will depend on the severity of the audit finding, and scope of work to be done.	To be mutually discussed with the Selected Bidder.

157				Please consider that the timelines should be mutually agreed. Also, it will be software companies management decision whether to reimbursed the cost of the audit or not.	The cost of audit will be borne by NABSanrakshan.
158	Page No. 69	8. OTHER TERMS AND CONDITIONS	The Service Provider shall also get itself audited by internal or external empanelled auditors appointed by NABSanrakshan, on an annual basis, covering the risk parameters finalized by NABSanrakshan such as IT hardware, software, data privacy, cybersecurity, regulatory or statutory compliance. The Service Provider shall submit the certification received by it from the relevant auditors to NABSanrakshan.	This can be accepted only if this is an Engagement specific audit, which will be an additional service. As on date external audit are done as per the Newgen Management directives.	Such audits will be engagement specific and its related activities.
159	Generic	Generic	IT Hardware Infrastructure & Cloud	We request if the application is hosted on the exsisting IT infra of NABARD/NabSanrakshan and the management of the IT hardware is also taken by the NABARD/NabSanrakshan team.	Not applicable
160	Generic	Generic	ELI & Eligibility Criteria	i) Format of information that the ELI is required to submit (for individual and non individual borrowers) and how NABSanrakshan requires the communication information to be done - i.e. whether as a single document consisting of the ELI's appraisal sheet, or information to be input by the ELI in a detailed form in a portal, etc.;	Detailed process will be shared with selected bidder
				ii) High level framework/details of the processes of the interactions with the ELI - when ELI is seeking the guarantee and when NABSanrakshan is communicating the guarantee;	Detailed process will be shared with selected bidder
				iii) High Level framework for Eligibility criteria review and decision making parameters for small, medium and large ticket sized loans for individual and non individual borrowers.	Detailed process will be shared with selected bidder
161	Page No. 102	B.15. Other Technical/ Generic Requirement	The bidder should incorporate flex field data fields (DFF) concepts across all application transactions to address varying business needs without requiring additional programming.	Please elaborate on the requirement	This is a technology for database implementation and management